

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **AUTOS LEASED, HIRED, RENTED OR BORROWED WITH DRIVERS – PHYSICAL DAMAGE COVERAGE**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM  
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM  
GARAGE COVERAGE FORM  
MOTOR CARRIER COVERAGE FORM  
TRUCKERS COVERAGE FORM  
TRUCKERS ENDORSEMENT

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective:	Countersigned By:     (Authorized Representative)
Named Insured:	

### **SCHEDULE**

Only those "autos" that are leased, hired, rented or borrowed with drivers that are described or designated below:

PHYSICAL DAMAGE COVERAGE				
COVERAGES	LIMIT OF INSURANCE THE MOST WE WILL PAY DEDUCTIBLE	ESTIMATED ANNUAL COST OF HIRE	RATE PER EACH \$100 ANNUAL COST OF HIRE	PREMIUM
COMPREHENSIVE	ACTUAL CASH VALUE, COST OF REPAIRS OR \$ WHICHEVER IS LESS, MINUS \$       Ded. FOR EACH COVERED AUTO. BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING.			
SPECIFIED CAUSES OF LOSS	ACTUAL CASH VALUE, COST OF REPAIRS OR \$ WHICHEVER IS LESS, MINUS \$       Ded. FOR EACH COV- ERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM.			
COLLISION	ACTUAL CASH VALUE, COST OF REPAIRS OR \$ WHICHEVER IS LESS, MINUS \$       Ded. FOR EACH COVERED AUTO.			
			TOTAL PREMIUM	

(If no entry appears above, the information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A. This endorsement provides only those coverages where a premium is shown in the Schedule or in the Declarations.
- B. For Hired Auto Physical Damage coverage, any "auto" that is leased, hired, rented or borrowed with a driver, and that is designated or described in the Schedule will be deemed a covered "auto" that you own and not a covered "auto" that you lease, hire, rent or borrow.
- C. Paragraph 5.b. of the **Other Insurance** Condition in the Business Auto, Garage and Business Auto Physical Damage Coverage Forms is replaced by the following:

**5. Other Insurance**

- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own.

- D. Paragraph 5.d. of the **Other Insurance – Primary And Excess Insurance Provisions** Condition, in the Truckers Coverage Form and Truckers Endorsement and Paragraph 5.f. of the **Other Insurance – Primary And Excess Insurance Provisions** Condition in the Motor Carrier Coverage Form is replaced by the following:

**OTHER INSURANCE – PRIMARY AND EXCESS INSURANCE PROVISIONS**

For Hired Auto Physical Damage coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own.